

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Christina G. Bisignaro  
 Debtor

Case No. 16-14402-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Sep 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2016.

db  
 13747309 +Christina G. Bisignaro, 112 Liberty Ave, Jeffersonville, PA 19403-2810  
 13747311 +AR Resources Inc, Bankruptcy, PO Box 1056, Blue Bell, PA 19422-0287  
 13747314 +Clear Spring Loan Servicing, PO Box 4869 Dept 447, Houston, TX 77210-4869  
 13747318 +Eagleville Hospital, 100 Eagleville Road, Eagleville, PA 19403-1800  
 13747319 +Fornance Physicians Services, PO Box 8500-9967, Philadelphia, PA 19178-0001  
 13747321 +Hyundai Capital America, PO Box 20385, Fountain Valley, CA 92728-0385  
 13747322 +John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123  
 13747322 +KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1538  
 13747323 +Leonard G. Bisignaro, Jr., 112 Liberty Ave, Jeffersonville, PA 19403-2810  
 13747324 #+Portnoff Law Associates, 1000 Sandy Hill Road, Ste 150, Norristown, PA 19401-4181  
 13747326 +Suburban Geriatrics, 190 W. Germantown Pike, Ste 100, E. Norriton, PA 19401-1385  
 13747327 +West Norriton Township, 1630 West Marshall Street, Jeffersonville, PA 19403-3236

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Sep 24 2016 02:04:00 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 24 2016 02:02:31

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 24 2016 02:03:56 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13747312 +EDI: CONVERGENT.COM Sep 24 2016 01:49:00 Convergent Outsourcing Inc, PO Box 9004,  
 Renton, WA 98057-9004

13747313 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 24 2016 02:02:22 Ditech Financial LLC,  
 Po Box 6172, Rapid City, SD 57709-6172

13747315 +E-mail/Text: bknotice@erccollections.com Sep 24 2016 02:03:39 Enhances Recovery Co. LLC,  
 8014 Bayberry Road, Jacksonville, FL 32256-7412

13747316 +E-mail/Text: vivian@interstatecredit.net Sep 24 2016 02:03:54 Forance Physicians Services,  
 c/o Interstate Credit and Collection, 21 W. fornance Street, Ste 200,  
 Norristown, PA 19401-3300

13747317 +EDI: FORD.COM Sep 24 2016 01:48:00 Ford Motor Credit, Box 54200, Omaha, NE 68154-8000

13747320 +EDI: HY11.COM Sep 24 2016 01:48:00 Hyundai Motor Finance, Attn: Bankruptcy,  
 PO Box 20809, Fountain City, CA 92728-0809

13747325 EDI: NEXTEL.COM Sep 24 2016 01:48:00 Sprint, PO Box 650357, Dallas, TX 75265  
 TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13747310\* +Christina G. Bisignaro, 112 Liberty Ave, Jeffersonville, PA 19403-2810

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 25, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2016 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com  
 JOHN L. MCCLAIN on behalf of Debtor Christina G. Bisignaro aaamccclain@aol.com,  
 edpabankcourt@aol.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

JOSHUA ISAAC GOLDMAN on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW  
YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES  
2005-2 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Christina G. Bisignaro</b>	Social Security number or ITIN	<b>xxx-xx-0517</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-14402-jkf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christina G. Bisignaro

9/22/16

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**